IS YOUR HOME IN NEED OF REPAIR?



Minnesota Housing works with participating lenders to offer the **Rehabilitation Loan Program** and **Emergency & Accessibility Loan Programs** for eligible low-income homeowners. Loans may be used for improvements that directly affect the safety, livability, energy efficiency or accessibility of your home. Contact a participating lender to learn more about the programs and how to apply.

FINANCING OPTIONS TO FIT YOUR NEEDS

Rehabilitation Loan Program

- Loan amounts up to $37,500
- Examples of eligible items include furnace, boiler or water heater replacement, plumbing upgrades, siding and roofing, windows and other eligible projects

Emergency & Accessibility Loan Program

- Loan amounts up to $27,000
- Examples of eligible items include heating, electrical, plumbing or septic system failures, roofing and structural repairs, accessibility modifications (for example installing a ramp) and other eligible projects

- Income limits for both programs are based on household size (for example, $39,700 for a household of 4)

LEARN MORE. Find a Minnesota Housing participating lender today.

mnhousing.gov | 800.710.8871

MINNESOTA HOUSING

EQUAL HOUSING OPPORTUNITY

In connection with Single Family Division loan programs, Minnesota Housing does not make or arrange loans. It is neither an originator nor creditor and is not affiliated with any Lender. The terms of any mortgage finance transactions conducted in connection with these programs, including important information such as loan fees, the annual percentage rate (APR), repayment conditions, disclosures, and any other materials which are required to be provided to the consumer are the responsibility of the Lender. 11/2025